



HICA SERVICE CAPABILITIES





Who We Are

Health Insurance Consultants Australia Pty Ltd (HICA) is Australia's largest independently owned health insurance broker and consultancy with offices in Australia and New Zealand. We are creative and client focused. With 30 years experience and a vast product range at our disposal, we can create health insurance solutions to suit each corporate clients' requirements.

*We are creative
and client focused*

At HICA we will add value through:

- **SIMPLICITY**
Ensuring that the implementation and operation of the health package is simple and easily understood.
- **CONVENIENCE**
Providing access to online information , our free professional consulting services, and other resources ensuring that the health plan is convenient for all concerned.
- **RISK REDUCTION**
Minimising the risk of choosing a product or service that does not satisfy an employees needs, does not represent 'value for money', or the fiscal risk of accumulating a FBT liability.



What We Do

The development, implementation and maintenance of a corporate health plan is a complex matter and is not without its pitfalls for the unwary. However, an appropriately structured and managed plan provides employees with genuine saving, peace of mind, the security of health care should the need arise and of course enhanced employer loyalty.

Currently there are more than thirty registered health Funds operating in Australia offering numerous insurance schemes with a vast number of options. For most people, selecting the most appropriate health cover is a daunting and time consuming task.

HICA will assist to source, appraise, co-ordinate, implement and maintain a health insurance package of the highest quality and value to fulfil your requirements.

We also specialise in inpatriate and expatriate health insurance. For companies who employ people from overseas or have expatriate placements, it is additionally important that staff have the appropriate medical and hospital cover both within Australia and overseas.

Appropriate cover will ensure that both employer and employee are adequately protected and that staff have a seamless cover transition between home and host country.



HICA's Corporate Services



HICA'S CORPORATE SERVICES INCLUDE:

- Develop project parameters with stakeholders.
- Assist companies to review their current staff health insurance arrangements and guide them through the available plan structures to ensure that they implement the most appropriate and cost effective solution to meet their objectives and budget.
- Evaluation and analysis of the market – written reports provided as required.
- Develop corporate health plans for staff or key employees.
- Support company implementation, promotion and ongoing management of health plan.
- Provide and maintain a customised online portal for staff to access the plan and toll free telephone support line.
- Ex-employees consultancy services including a specific ex-employees plan if requested.
- Keep clients informed of industry developments and advise in respect to future planning.

Annual reviews are an integral part of our service. We ensure that employees receive competitive benefits and premiums on an ongoing basis. Where appropriate this may include recommendation to change underwriters as circumstances dictate.



TYPICAL PROGRAMME:

- Meet with management and stakeholders to develop project parameters.
- Develop a project plan and timetable.
- Negotiate with Underwriters to obtain the best cover, costs, service agreement and additional benefits.
- Provide a written report detailing our recommendations.
- Provide presentation to management.
- Develop an implementation plan and assist when required.
- Provide supporting health plan documents brochures, information & communications.
- Provide customised health plan web portal with appropriate corporate branding to enhance sense of exclusivity and employer loyalty.
- Provide free health insurance advice and support services to all staff, including exiting staff.
- Review the scheme annually or as circumstances dictate to ensure continued suitability.



Structuring a Staff Health Insurance Plan

The ways in which a health insurance benefit for staff can be structured are many and varied, including:

- **EMPLOYER SUBSIDISED** (Partial/Full)
- **EXCESS POOL**
- **SINGLE PROVIDER**
- **MULTI PROVIDER**
- **BEST OF TYPE**

HICA can assist with split pay and premium funding options.

Your Dedicated Account Manager

All HICA clients have a dedicated account manager who will assist with any health insurance, inpatient or expatriate enquiry.



Our Broader Service Capabilities



In Australia

In addition to our niche health insurance services, we have access to a wide range of local and international insurance underwriters through HICA Insurance Brokers Pty Ltd.

Our relationship with strategic partners enables us to provide services for a wide range of employee benefits and tax planning.

In New Zealand

In NZ our capabilities are not just about health insurance. Our depth of experience accumulated over 25 years covers employee benefits including group insurance plans covering death and disability, income protection, trauma insurance and wellness programs.



Contact Us

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